

**UNITED STATES BANKRUPTCY COURT**  
**District of Utah**

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/2/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ashlee Dawn Lewis  
aka Ashlee D Lewis, aka Ashlee Lewis  
164 W 3300 S  
Bountiful, UT 84010

Case Number: 15-22930 JTM	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-6301
Attorney for Debtor(s) (name and address): Ryan E. Simpson 8839 South Redwood Road Suite C2 West Jordan, UT 84088 Telephone number: 801-432-8682	Bankruptcy Trustee (name and address): Elizabeth R. Loveridge tr Woodbury & Kesler 525 East 100 South Suite 300 P.O. Box 3358 Salt Lake City, UT 84102 Telephone number: (801) 364-1100

**Meeting of Creditors**

Date: **May 5, 2015**

Time: **4:30 pm**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/6/15**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

350 South Main #301  
Salt Lake City, UT 84101  
Telephone number: (801) 524-6687

**For the Court:**

Clerk of the Bankruptcy Court:  
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 4/10/15

**Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) for details.

## EXPLANATIONS

FORM RAB9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s)or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007-1, 2003-1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	

In re:  
Ashlee Dawn Lewis  
Debtor

Case No. 15-22930-JTM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 1088-2

User: mkz  
Form ID: rab9a

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Total Noticed: 46

Date Rcvd: Apr 10, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2015.

db +Ashlee Dawn Lewis, 164 W 3300 S, Bountiful, UT 84010-6525  
9771291 +APG Financial Lease to Own, 4238 S Redwood Rd, Salt Lake City, UT 84123-2220  
9771287 +Aaron S. Bartholomew, Esq., Mountain Loan Centers, Inc., P.O. Box 182, Provo, UT 84603-0182  
9771294 +Bisk Ed Inc Private Pay, 9417 Princess Palm, Tampa, FL 33619-8313  
9771296 +Bryden Academy, 595 N 500 W, Bountiful, UT 84010-6920  
9771299 +CenturyLink Qwest Corporation, PO Box 29040, Phoenix, AZ 85038-9040  
9771300 +Chad B. McKay, 2650 Washington Blvd., Ogden, UT 84401-3623  
9771301 +Conserve, 200 Cross Keys Office Pa, Fairport, NY 14450-3510  
9771304 +EOS CCA, 700 Longwater Dr., Norwell, MA 02061-1624  
9771303 +Enhanced Recovery Company,LLC, PO Box 23870, Jacksonville, FL 32241-3870  
9771308 +GC Services, 6330 Gulfton, Houston, TX 77081-1198  
9771310 +Intermountain Healthcare, Patient Financial Services, P.O. Box 410400, Salt Lake City, UT 84141-0400  
9771311 +Intermountain Physician's Billing, 3930 Parkway Blvd, Salt Lake City, UT 84120-6300  
9771313 +Johnson Mark LLC, P.O. Box 7811, Sandy, UT 84091-7811  
9771314 +Kindercare Learning Centers, 1785 W 7888 S, West Jordan, UT 84088-4024  
9771315 +Merchants Cr, 223 W. Jackson Blvd., Suite 400, Chicago, IL 60606-6974  
9771316 +Merchants' Credit Guide Co., 223 W. Jackson Blvd. #700, Chicago, IL 60606-6914  
9771319 +Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364  
9771318 +Montgomery Ward, PO Box 2843, Monroe, WI 53566-8043  
9771320 +Mountain Loan Center, 1251 E 100 S, Saint George, UT 84790-3069  
9771321 +Murry Pediatrics, 164 E 5900 S, Suite A-112, Salt Lake City, UT 84107-7274  
9771322 +Outsource Receivables, Attn: Bankruptcy Dept, Po Box 166, Ogden, UT 84402-0166  
9771326 University of Utah Health Care, P.O. Box 30465, Salt Lake City, UT 84130-0465  
9771329 Zions Bank, 2460 S. 3270 W., South Jordan, UT 84095

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ryanfreelesson@gmail.com Apr 11 2015 00:48:32 Ryan E. Simpson,  
8839 South Redwood Road, Suite C2, West Jordan, UT 84088  
tr +EDI: QERLOVERIDGE.COM Apr 11 2015 00:43:00 Elizabeth R. Loveridge tr, Woodbury & Kesler,  
525 East 100 South, Suite 300, P.O. Box 3358, Salt Lake City, UT 84110-3358  
9771292 +EDI: ARSN.COM Apr 11 2015 00:38:00 ARS National Services, Inc., P.O. Box 463023,  
Escondido, CA 92046-3023  
9771288 +E-mail/Text: bankruptcy@rentacenter.com Apr 11 2015 00:49:31 Acceptance Now,  
5501 Headquarters Dr, Plano, TX 75024-5837  
9771289 +E-mail/Text: bankruptcy@speedyinc.com Apr 11 2015 00:48:49 Ad Astra Recovery Serv,  
3607 N. Ridge Rd STE 106, Wichita, KS 67205-1232  
9771290 +E-mail/Text: e-bankruptcy@americafirst.com Apr 11 2015 00:49:21 America First Credit Union,  
PO Box 9199, Ogden, UT 84409-0199  
9771293 +E-mail/Text: bankruptcies@banfield.net Apr 11 2015 00:49:16 Banfield Pet Hospital,  
8000 NE Tillamook, P.O. Box 13998, Portland, OR 97213-0998  
9771295 +E-mail/Text: banko@bonncoll.com Apr 11 2015 00:49:23 Bonneville Billing,  
1186 E 4600 S Ste 100, Ogden, UT 84403-4896  
9771297 +EDI: CAPITALONE.COM Apr 11 2015 00:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
9771298 +E-mail/Text: bklaw2@centurylink.com Apr 11 2015 00:49:03 CenturyLink, PO Box 29040,  
Phoenix, AZ 85038-9040  
9771302 +EDI: CMIGROUP.COM Apr 11 2015 00:38:00 Credit Management LP, 4200 International Parkway,  
Carrollton, TX 75007-1912  
9771305 +EDI: CONVERGENT.COM Apr 11 2015 00:43:00 ER Solutions/Convergent Outsourcing, INC,  
Po Box 9004, Renton, WA 98057-9004  
9771306 +E-mail/Text: bankruptcy@expressrecovery.com Apr 11 2015 00:48:54 Express Recovery Svcs,  
2790 S Decker Lake Dr, Salt Lake City, UT 84119-2057  
9771307 EDI: FSAE.COM Apr 11 2015 00:43:00 Firstsource Advantage, LLC, PO Box 628,  
Buffalo, NY 14240-0628  
9771309 +EDI: IIC9.COM Apr 11 2015 00:43:00 IC System, 444 Highway 96 East, PO Box 64886,  
Saint Paul, MN 55164-0886  
9771312 +EDI: IRS.COM Apr 11 2015 00:38:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346  
9771317 +EDI: MID8.COM Apr 11 2015 00:43:00 Midland Funding, 8875 Aero Drive #200,  
San Diego, CA 92123-2255  
9771324 EDI: NEXTEL.COM Apr 11 2015 00:43:00 Sprint, P.O. Box 54977, Los Angeles, CA 90054-0977  
9771323 +E-mail/Text: bankruptcy@speedyinc.com Apr 11 2015 00:48:49 Speedycash.com,  
3527 N Ridge Road, Wichita, KS 67205-1212  
9771325 +EDI: AISTMBL.COM Apr 11 2015 00:38:00 T-Mobile, P.O. Box 660252, Dallas, TX 75266-0252  
9771327 +EDI: UTAHTAXCOMM.COM Apr 11 2015 00:38:00 Utah State Tax Commission, 210 North 1950 West,  
Salt Lake City, UT 84134-9000  
9771328 +EDI: WFFC.COM Apr 11 2015 00:43:00 Wells Fargo Bank N.A., PO Box 14411,  
Des Moines, IA 50306-3411

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

District/off: 1088-2

User: mkz  
Form ID: rab9a

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2015

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2015 at the address(es) listed below:

Elizabeth R. Loveridge tr eloveridge@wklawpc.com,  
rchristensen@wklawpc.com;eloveridge@ecf.epiqsystems.com  
Ryan E. Simpson on behalf of Debtor Ashlee Dawn Lewis ryanfreelesson@gmail.com, ryan@bnkut.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3